

Certificate Number: 03621-PAM-DE-031089886

Bankruptcy Case Number: 16-02335



03621-PAM-DE-031089886

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 25, 2018, at 6:07 o'clock PM EDT, Maryann T Venechanos completed a course on personal financial management given by telephone by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 25, 2018 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor